Last Chance to Avoid Summons & Judgment

Judy Thompson <Att.Judy.Thompson@outlook.com>
Thu, Dec 4, 3:34 PM (17 hours ago)
to **Attorney.Michael.Armstrong1@gmail.com**

CAPITAL CREDIT ASSOCIATES
The Capital Recovery Division
Attorney of Record: Amanda Edwards
Email: **attorney.michael.armstrong1@gmail.com**

Case Reference: CF-9814725D3

Subject: Past Due Loan Amount – $1,825.60

This correspondence concerns the above case reference linked to your account with Capital Credit Associates. Despite prior efforts to connect with you by phone and mail, we have not received any acknowledgment or response. Accordingly, your file has been escalated to our Legal Resolution Department, which has now categorized your account as non-compliant and ready for formal litigation review.

The National Financial Compliance Office has reported the following statutory violations connected to your account activity:

Breach of Federal Lending Guidelines

Misuse of Negotiable Instruments

Unauthorized Funds Withdrawal

Obtaining Credit Under False Pretenses

Our previous notices have gone unanswered. You are therefore required to take immediate corrective action. Should we not receive a response within 24 hours, your file will be submitted for court filing procedures. At that stage, your employer may be formally notified, and wage garnishment could be initiated as part of the enforcement process.

If litigation proceeds, the lender reserves the right to notify any contacts or employment references listed in your records. Be aware that the total judgment amount may reach $9,368.41, not including legal and administrative expenses.

However, you still have an opportunity to resolve this matter voluntarily. A settlement may be arranged either through a biweekly installment plan or a single-payment resolution.
Kindly confirm your preferred option and payment date by contacting our office at **attorney.michael.armstrong1@gmail.com.**

This communication serves as your final opportunity to settle your balance before the initiation of legal action. Non-response may result in a summons being issued and delivered to your current address.

By confirming your agreement electronically (through your previous digital acknowledgment), you accepted the terms of the loan and repayment obligations therein.

For settlement processing or further clarification, please contact our Account Restitution Division at:

attorney.michael.armstrong1@gmail.com

Sincerely,
Senior Legal Representative
Carter & Fields Legal Group

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[Message clipped] **View entire message**